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## MEDICARE

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## Where and How to Get Your Benefits

There are many ways to qualify for Medicare. Most people 65 or older are eligible for Medicare hospital insurance (Part A) based on their own — or their spouse's — employment. You are eligible at 65 if you:

- Receive Social Security or railroad retirement benefits.
- Are not getting Social Security or railroad retirement benefits, but you have worked long enough to be eligible for them.
- Would be entitled to Social Security benefits based on your spouse's (or divorced spouse's) work record, and that spouse is at least 62. (Your spouse does not have to apply for benefits for you to be eligible based on your spouse's work.)
- Worked long enough in a federal, state or local government job to be insured for Medicare.

Before age 65, you are eligible for Medicare hospital insurance if you:

- Get Social Security disability benefits and have certain medical conditions. (Call your local Medicare office for more information.)
- Have been a Social Security disability beneficiary for at least 24 months.
- Have worked long enough in a federal, state or local government job and you meet the requirements of the Social Security disability program.

— Source: U.S. Social Security Administration



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## Holiday Safety Alert

### *Avoid Food Poisoning with These Simple Tips*

When preparing food for a crowd, keep in mind these safe-cooking basics:

- Wash your hands with warm water and soap before handling food.
- Keep your kitchen, dishes and utensils clean.
- Always serve food on clean plates. Don't use plates used for holding raw meat or poultry to hold cooked food.

Bacteria can grow when food is left for more than two hours at room temperature. To prevent problems:

- Keep cooked foods hot. Use chafing dishes, slow cookers and warming trays to keep foods hot on your buffet table.
- Keep cold foods cold by nesting dishes in bowls of ice or use small serving trays and replace them often.
- Cool leftovers quickly in your refrigerator. Divide large portions of cooked foods into smaller portions to cool more quickly.

— Source: University of Nebraska

## Nutrition Update

### *When Should I Take My Dietary Supplements?*

Many of us take dietary supplements daily, but how often do we think about when to take them? Try these tips to help you improve absorption of your dietary supplements:

- Take multivitamins with a meal because the fat-soluble vitamins A, D, E and K require some fat to be absorbed. Also, drink plenty of water to help vitamins dissolve efficiently.
- Take calcium supplements in doses of 500 milligrams with meals. Don't take calcium supplements at the same time as a supplement with iron because the two miner-

als can interfere with each other, resulting in reduced absorption.

- Take fiber supplements several hours before taking any nutritional supplement because fiber can bind to minerals and could make them unavailable for the body to use.
- Ask your doctor or pharmacist if your vitamins may have any potential interactions with your prescription or over-the-counter medications.

— Source: North Dakota State University



## How Much Sleep Is Enough?

### *The Answer Varies with Age*

Sleep needs vary from person to person, and they change throughout the life cycle. Most adults need 7 to 8 hours of sleep each night. Newborns, on the other hand, sleep between 16 and 18 hours a day, and children in preschool sleep between 11 and 12 hours a day. School-aged children and teens need at least 10 hours of sleep each night.

Some people believe that adults need less sleep as they get older. But there is no evidence to show that older people can get by with less sleep than younger people. As people age, however, they often get less sleep or they tend to spend less time in the deep, restful stage of sleep. Older people are also more easily awakened.

Does it really matter if you get enough sleep? Absolutely. Not only does the quantity of your sleep matter, but the quality of your sleep is important as well. People whose sleep is frequently interrupted or cut short might not get enough of certain stages of sleep. In other words, how well rested you are and how well you function the next day depend on your total sleep time and how much of the various stages of sleep you get each night.

— Sources: National Institutes of Health

## SENIOR HEALTH UPDATE

### Protect Yourself from Hypothermia

Almost everyone knows about winter dangers for older people such as broken bones from falls on ice or breathing problems caused by cold air. But not everyone knows that cold weather can also lower the temperature inside your body. This drop in body temperature, called hypothermia, can be deadly if not treated quickly.

Check the weather forecast for windy and cold weather. Try to stay inside or in a warm place on cold and windy days. If you have to go out, wear warm clothes, including a hat and gloves. A waterproof coat or jacket can help you stay warm if it's cold and snowy.

Wear several layers of loose clothing when it's cold. The layers will trap warm air between them. Don't wear tight clothing because it can keep your blood from flowing freely. This can lead to loss of body heat.

Ask your doctor how the medicines you are taking affect body heat. Some medicines used by older people can increase the risk of accidental hypothermia. These include drugs used to treat anxiety, depression or nausea. Some over-the-counter cold remedies also can cause problems.

Make sure you eat enough to keep your weight in a healthy range. If you don't eat well, you might have too little fat under your skin. Body fat helps you to stay warm.



— Sources: National Institute on Aging;  
U.S. Department of Health and Human Services

## DID YOU KNOW?

We all hate winter colds. But there's something you can do to help yourself and your family stay cold-free (or at least get fewer sniffles) this year. The viruses that cause colds and flu tend to be more common in the winter, when children are in school and are in closer contact with each other. So frequent hand washing, and teaching your child to sneeze or cough into her elbow, may help reduce the risk of colds and flu. (Of course, this advice isn't just for kids. Washing your hands regularly when you're at work or out in public will help too.)

— Source: Yale-New Haven Children's Hospital



### Carbon Monoxide Poisoning

#### Get the Facts and Protect Your Family

Carbon monoxide (CO) is an invisible, odorless gas created when fuels (such as gasoline, wood, coal, natural gas, propane, oil and methane) burn incompletely. Each year, carbon monoxide poisoning claims approximately 480 lives in the U.S. and sends another 15,200 people to the hospital for treatment.

Be sure to install a carbon monoxide detector in the hallway of your home near sleeping areas. Avoid corners where air doesn't circulate. (Don't buy a CO alarm in place of a smoke detector. Have both in your home.)

Know the symptoms of carbon monoxide poisoning: headache, dizziness, weakness, nausea, vomiting, sleepiness and confusion. If you suspect CO poisoning, get to fresh air immediately, and then call 9-1-1.

Treat the alarm signal as a real emergency each time. If the alarm sounds and you are not experiencing any symptoms described above, press the reset button. If the alarm continues to sound, leave the house and call the fire department. When it comes to carbon monoxide poisoning, it's better to be safe than sorry.

— Source: American Red Cross



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**I'M WASHING MY HANDS ...**

**What Else Can I Do to Help Prevent the Flu?**

Washing your hands is one of the best ways to avoid catching the flu this winter. But there are other things you can do to help protect yourself. (And you got that flu shot, right? If not, there's still time for it to help protect you this season. But get a move on!)

- **Avoid touching your face, unless you have clean hands.** The eyes, nose and mouth are entry ports for flu viruses.
- **Cover your mouth with a disposable tissue when coughing and sneezing.** Dispose of tissues and wash your hands immediately.
- **Avoid sharing objects (cups, utensils, etc.).** Wipe down shared equipment such as phones and keyboards.

- **Get enough sleep and manage your stress.** Lack of sleep and high levels of stress can reduce immune system functioning, thus lowering the body's ability to fend off colds and flu.
- **Drink more water.** You may not feel as thirsty during fall and winter, but it's important to make sure you don't get dehydrated. Consume at least eight glasses a day.

— Source: University of California, Berkeley

**Impaired Driving? Me?**

Impaired driving is dangerous and is the cause of more than half of all car crashes. It doesn't just involve alcohol. It means operating a motor vehicle while:

- Affected by alcohol
- Affected by illegal or legal drugs
- Too sleepy
- Distracted, such as using a cell phone or texting
- Having a medical condition that affects your driving

For your safety and the safety of others, do not drive while impaired. Have someone else drive you or take public transportation when you cannot drive. If you need to take a call or send a text message, pull over.

— Source: National Highway Traffic Safety Administration

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